
Integration Guide

Sircon Producer Central

Sircon Onboarding & Self-Service

Sircon Compensation

Sircon for Carriers

An integrated part of your technology ecosystem

This document provides an overview of the integration points that move carrier data in and out of Sircon for Carriers. These integration points can be used by multiple carrier systems to initiate requests (such as onboarding, agent of record changes, and maintenance transactions), to add/update data related to producers, policies, and payments, to share information with your general ledger, and more.



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Producer Central Integration Points

Accessing Producer Data from Sircon

OUTBOUND DATA FEED

The Outbound Data Feed (OBDF) is a file-based communication intended to keep a replicated copy of producer data in the carrier's downstream systems. OBDF is sometimes referred to as a "delta," which means that each file only contains the producers that have had data changes since the last time a file was generated. If any data has changed on a producer record, OBDF can be configured to extract some or all of the data for that producer. The file size is configurable so that files do not get too large to process cleanly.

If the XML format of the OBDF file is not suitable for a carrier's specific need, then Vertafore's Professional Services department can be engaged to help manipulate the file layout into a format that is consumable.

SAMPLE USE SCENARIO

Data Warehouse Population

Carriers with a data warehouse can use the OBDF to populate it with producer data, enabling both basic reporting and more complex data analytics.

Data Warehouse Population	
Name	Outbound Data Feed
Product	Sircon Producer Central
Communication Mechanism	File transfer (secure FTP)
Data Representation	Changes to all producer records since last file generated
Response Timing	Files generated no more than once per hour, recommended at least nightly
Availability	Nearly always, not subject to software service outages
Technical Documentation	SDBDataFeed.xsd

Accessing Producer Data from Sircon

PRODUCER DATA WEB SERVICE

The Producer Data Web Service (PDWS) is a web service that provides up-to-date access to producer records. This service is the XML version of the same data that is available to a user accessing the Producer Central application. It can be used by a carrier system to access data in real-time. This service is expected to be used on an as-needed basis as events occur during the producer lifecycle. It is not intended for regularly scheduled refreshes of the entire producer population. For this purpose, please call your account manager to engage with Vertafore's Professional Services department.

SAMPLE USE SCENARIO

Producer Portals

Some carriers have created producer portals to give distributors access to producer and product information. The Producer Data Web Service can be used in a producer portal to show an agent's license and line of authority information, so any discrepancies can be resolved by the licensing services department.

List of Authorized Producers

Name	Producer Search Web Service
Product	Sircon Producer Central
Communication Mechanism	One synchronous web service request
Data Representation	Real-time access to one producer record
Response Timing	Data returned with response
Availability	When service is available, see SLA
Technical Documentation	Producer Data Web Service Integration.pdf

Accessing Producer Data from Sircon

PRODUCER SEARCH WEB SERVICE

The Producer Search Web Service is a web service that allows a calling system to identify producer criteria, such as agency relationship and policy info (product type, state), and return a list of producers who match the criteria. The filters include matching the producer's license, line of authority, and appointment information with sophisticated rules to determine which producers could sell that type of policy.

This service allows IT teams to present real-time validated producer information in critical sales operations systems wherever filtered lists of producers are needed.

SAMPLE USE SCENARIO

Order Entry System Integration

Order entry systems used by distributors often require identifying the named producer on a policy. To be proactive about producer licensing compliance, this is the earliest possible point to start validating whether a producer is authorized to sell. However, lists of producers that are shown on the screen are often not validated at all, leaving a customer support rep (CSR) to possibly select an unauthorized producer. If this happens, it could slow down business processing or delay commissions for the agency.

A Producer Search Web Service request can return a list of only the authorized producers at the distributor for the policy being entered. The order entry system would identify the agency, the policy details such as product type and state, and the web service would return a list of producers who are authorized based on carrier licensing & appointing rules.

List of Authorized Producers

Name	Producer Search Web Service
Product	Sircon Producer Central
Communication Mechanism	One synchronous web service request
Data Representation	A list of producers with basic information that match a set of criteria
Response Timing	Data returned with response
Availability	When service is available, see SLA
Technical Documentation	Producer Search Web Service User Guide.pdf

Accessing Producer Data from Sircon

PRODUCER AUTHORIZATION WEB SERVICE

Storing producer licensing data in various carrier systems requires some level of maintenance as state codes and regulations change over time. The Producer Authorization Web Service (PAWS) is designed to shield carriers from regulatory codes and rule changes by performing the task of sales authorization, eliminating the need to send producer data to other systems.

Each call to PAWS is a request that asks if a producer is authorized to sell a certain product in a specific state. The web service response is a simple yes or no answer. In the event of a "no" answer, subsequent calls to other web services can take the necessary steps to resolve the scenario and ensure the producer record is in compliance.

A sales authorization request contains the following policy attributes, used to filter the rules processed by the authorization engine:

- Producer identifiers (NPN, Tax ID, carrier-specific producer identifiers)
- State
- Underwriting company
- Product type (fixed annuity, variable annuity, homeowners, private passenger auto, etc. using ACORD and DTCC standards)
- Sales event (quote, policy application, policy issuance, commission payment, etc.)

Carriers can also include their own "passthrough" identifier, such as a quote or policy number, as part of the authorization request.

Each PAWS request, and its result, is stored on the producer record in Producer Central. If regularly called from a new business processing system, a carrier would have a record of each authorization performed as business was being processed. This is critical information to have in the event of a market conduct exam into producer licensing practices. Use of the passthrough identifier makes it especially easy to produce a specific authorization request during an audit.

SAMPLE USE SCENARIO #1

Display Authorization Status in a Carrier Portal

An agent is accessing a carrier's agent portal to look at product information. While looking at different products, the agent will need to know if she has been properly authorized to sell that product, based on accurate licensing information. The carrier's portal makes a call to PAWS to retrieve the agent's authorization status for that product in her resident state, and displays the result in the portal.

SAMPLE USE SCENARIO #2

Verify Authorization During New Business Sales

Agents need to be authorized to quote, bind, and ultimately be paid for selling a carrier's products. A call from the carrier's quoting, policy issuance, policy management, compensation, or other system to PAWS can verify agent authorization in real-time during each of these processes, leveraging the different rules for each sales event.

Real-Time Producer Sales Authorization Status

Name	Producer Authorization Web Service
Product	Sircon Producer Central
Communication Mechanism	One synchronous web service request
Data Representation	Real-time access to the authorization status for one producer selling one policy
Response Timing	Data returned with response
Availability	When service is available, see SLA
Technical Documentation	Producer Authorization Web Service User Guide.pdf

Onboarding & Self-Service Integration Points

Accessing Producer Data from Sircon

TRANSACTION DATA WEB SERVICE

The Transaction Data Web Service (TXNDWS) is a web service that provides access to data collected during the course of a producer onboarding request. Each call to the web service retrieves a batch of transactions that have reached one of the configurable extract milestones during the transaction workflow. The request returns all available data on the transaction at the time that the batch extract is generated. The data available in a transaction is limited to data collected during the onboarding process, background investigation information, and some additional appointment data.

Depending on milestone configuration, a single transaction may be available for extract at multiple points during an onboarding workflow. Each batch of transaction data is available for 90 days after it is first generated, to help resolve any error scenarios that occur.

SAMPLE USE SCENARIO

Collect Additional Onboarding Data

Some non-standard agent data collected by a carrier's Personal Information Form (PIF) may not be stored on the producer record in Producer Manager. To retrieve and store this data electronically, a carrier can use the Transaction Data Web Service to access the onboarding data and store it, rather than asking a licensing analyst to perform the same activity manually.

Collect Additional Onboarding Data

Name	Transaction Data Web Service
Product	Sircon Onboarding & Self-Service
Communication Mechanism	One synchronous web service request
Data Representation	Snapshot access to batches of transaction data
Response Timing	Data returned with response
Availability	When service is available, see SLA
Technical Documentation	Transaction Data-Image Extract Implementation Guide.pdf

Accessing Producer Data from Sircon

TRANSACTION IMAGE WEB SERVICE

The Transaction Image Web Service (TXNIWS) is a web service that provides access to images/documents created and collected during a producer onboarding request. Each call to the web service retrieves a batch of transactions that have reached one of the configurable extract milestones during the transaction workflow. The request returns PDF images of any onboarding documentation created during the transaction, as well as any images that were attached to the transaction by a user.

Each batch of transaction images is available for 90 days after it is first generated, to help resolve any error scenarios that occur. Whenever a batch is requested, the form images are recreated based on the data in the request at that time. For this reason, two calls to the same batch of transaction images may result in different copies of the image. It is expected that most customers will not call the image web service until the transaction is complete, so all image changes are guaranteed to be final.

SAMPLE USE SCENARIO

Document Imaging Integration

Carriers often maintain a document imaging system for managing producer data such as contracts or policy administration. Sometimes this includes important regulatory and compliance documentation such as errors and omissions coverage. Rather than printing and scanning electronic onboarding forms, the Transaction Image Web Service can be used to store producer onboarding forms directly in the document imaging system without the need for licensing analyst involvement.

Collect Additional Onboarding Data

Name	Transaction Image Web Service
Product	Sircon Onboarding & Self-Service
Communication Mechanism	<ol style="list-style-type: none">1. One synchronous web service request to receive the list of available transactions2. One synchronous web service request to retrieve a transaction's documents
Data Representation	Snapshot access to batches of transaction data
Response Timing	Data returned with response
Availability	When service is available, see SLA
Technical Documentation	Transaction Data-Image Extract Implementation Guide.pdf

Initiating Producer Data Changes in Sircon

PRODUCER MANAGEMENT WEB SERVICE/PRODUCER ONBOARDING WEB SERVICE

The Producer Management Web Service and Producer Onboarding Web Service (POWS) allow a carrier system to contact Sircon Onboarding & Self-Service to initiate a transaction that can change a producer's record or process regulatory transactions. The web service request specifies a transaction type, which will perform one or more of the following actions depending on configuration:

- Create or update a producer record
- Send an invitation to an agent to complete onboarding documents
- Reconcile a producer record with the NIPR™ Producer Database (PDB)
- Send appointment or termination requests
- Generate letters

These services enable carriers to skip directly to the agent interview portion of an onboarding transaction, or to automatically process compliance tasks based on sales events that occur in business systems. Transactions that need to be reviewed by a specialist are sent to an exception queue in the application for review and further processing by a licensing analyst.

SAMPLE USE SCENARIO #1

Integrated Just-In-Time Support

A new producer is added to a carrier's existing distribution management platform. Although just-in-time (JIT) policies do not require appointments, licensing credentials need to be retrieved from a trusted data source and verified. A call to the Producer Onboarding Web Service can be configured to add the producer record to Sircon and perform a PDB data reconciliation to retrieve clean data from the state source. After the reconciliation is complete, a producer sales authorization will verify that the right licenses and lines of authority are active on the producer's record so that when new business is submitted, the appointments are ready to be sent to the state. The fresh producer data is added to the Outbound Data Feed (OBDF) so that data warehouses can be updated with a new copy of the producer data.

At some point in the future, the producer submits business. The carrier's policy administration system makes an additional call to the Producer Onboarding Web Service, which will ensure the agent is still authorized, and if not, automatically try to fix it.

SAMPLE USE SCENARIO #2

Self-Service Onboarding via Carrier Portal

An agent is accessing a carrier's agent portal to look at product information. The producer needs to get authorized for a new product that she hasn't sold before, or perhaps in a new state. The carrier places a widget in the portal to allow a user to self-select the necessary onboarding transaction. Upon submission, the carrier makes a request to the Producer Onboarding Web Service to initiate the transaction, which sends the agent instructions for completing and signing the onboarding transaction. After signature, the transaction follows the carrier's back-office onboarding workflow steps.

SAMPLE USE SCENARIO #3

Initiate Onboarding via a CRM System

A recruiter is using a well-known Customer Relationship Management (CRM) system to identify potential new agents. When getting to the point in the process where she is ready to contract with a new recruit, the recruiter pushes a button to "initiate contracting". The button is configured to call the Producer Onboarding Web Service and initiate an onboarding transaction. All information about the agent that has already been gathered during the CRM process is sent to Sicon Onboarding & Self-Service so that the agent does not need to re-enter the data. An invitation is sent to the agent with instructions for completing and signing the onboarding transaction. After signature, the transaction follows the carrier's back-office onboarding workflow steps.

Make Changes to Producer Records

Name	Producer Management Web Service/Producer Onboarding Web Service
Product	Sicon Onboarding & Self-Service
Communication Mechanism	One synchronous web service request
Data Representation	Structured and/or unstructured data to create transaction
Response Timing	Receipt acknowledgement, including transaction reference ID, returned with response. Does not wait for transaction completion.
Availability	When service is available, see SLA
Technical Documentation	Producer Management Web Service User Guide.pdf Producer Onboarding Web Service User Guide.pdf

Compensation Integration Points

Updating Policy / Premium / Compensation Data in Sircon

INBOUND POLICY DATA FEED

The Inbound Policy Data Feed (Policy IBDF) is a file-based communication intended to keep the replicated copy of policy information within Sircon Compensation up to date. This data can be received in multiple file formats, as configured in Sircon's Integration Manager tool.

If the standard format options are not suitable for a carrier's specific need, the Vertafore Professional Services department can be engaged to help manipulate the file layout into a format that is consumable.

SAMPLE USE SCENARIO

Policy-Based Commission Calculation

Many carriers determine their commission and incentive programs based on policy attributes, including customer profile, product type, region, specific riders, and more. By passing this information into Sircon Compensation, the application allows you to leverage these components in configuring new plans.

Leverage Policy Data for Compensation

Name	Inbound Policy Data Feed
Product	Sircon Compensation
Communication Mechanism	File transfer (secure FTP)
Data Representation	All policy information (insured, product, premium, agent of record)
Response Timing	N/A – No response generated
Availability	Files delivered as needed, recommended for nightly delivery
Technical Documentation	Sircon Compensation Web API Library.pdf Policy Demographics.xlsx Policy Product.xlsx Agent Policy.xlsx

Updating Policy / Premium / Compensation Data in Sircon

INBOUND PREMIUM DATA FEED

The Inbound Premium Data Feed (Premium IBDF) is a file-based communication intended to keep the replicated copy of received premiums for policies up to date in Sircon Compensation. This feed can be used to import all premium data or as a delta to keep premium information updated over time.

This data is received from carrier's systems in different file formats, which are configurable in Sircon's Integration Manager tool. If the standard integrations are not suitable for carrier specific need then Vertafore's Professional Services department can be engaged to help manipulate the file layout into a format that is consumable.

SAMPLE USE SCENARIO

Commission Calculation

Premium amounts and different premium values are often required to determine commissions, payouts, and incentive plan eligibility. This can include written premium, commissionable premium, and/or paid premium. By passing this information into Sircon Compensation, the application allows you to leverage these components in various calculations.

Calculate Compensation Based on Premium Data

Name	Inbound Premium Data Feed
Product	Sircon Compensation
Communication Mechanism	File transfer (secure FTP)
Data Representation	All new or changes policy premium transactions
Response Timing	N/A – No response generated
Availability	Files delivered as needed, recommended for nightly delivery
Technical Documentation	Sircon Compensation Web API Library.pdf Policy Demographics.xlsx Policy Product.xlsx Agent Policy.xlsx

Updating Policy / Premium / Compensation Data in Sircon

POLICY MANAGEMENT WEB SERVICE

The Policy Management Web Service (Policy API) allows carrier systems to communicate with Sircon Compensation and replicate policy information / changes in real-time. The web service request specifies a transaction type, which will perform one or more of the following actions depending on configuration:

- Save policy
- Save policy premium
- Save policy product item
- Manage agent for policy (add agent, end agent, replace agent, split agents)

SAMPLE USE SCENARIO #1

Change of Agent of Record

A policy holder has changed agents (whether by choice, because their agent retired, or any number of other reasons). The new agent of record will now be servicing the policy and receiving compensation for it. When this change happens in the policy administration system, Sircon Compensation is automatically notified.

SAMPLE USE SCENARIO #2

Policy-Based Commission Calculation

Many carriers determine their commission and incentive programs based on policy attributes, including customer profile, product type, region, specific riders, and more. By passing this information into Sircon Compensation, the application allows you to leverage these components in configuring new plans.

Real-time Updates to Policy Information

Name	Policy Management Web Service
Product	Sircon Compensation
Communication Mechanism	One synchronous web service request
Data Representation	All policy information (insured, product, premium, agent of record)
Response Timing	Data returned with response
Availability	When service is available, see SLA
Technical Documentation	Sircon Compensation Web API Library.pdf Policy Demographics.xlsx Policy Product.xlsx Agent Policy.xlsx

Accessing Commission / Payment / Ledger Data from Sircon

PRODUCER RATE DATA WEB SERVICE

The Producer Rate Data Web Service (Rate API) provides carrier systems with access to the compensation rates configured within Sircon for the specified criteria provided. Criteria includes policy, premium, agent information or insured information based on which a template is configured in Sircon Compensation.

SAMPLE USE SCENARIO #1

Producer Portal

Some carriers have created producer portals to give agencies access to producer compensation and other data. The Rate API can be used in a producer portal to publish commission rate tables.

SAMPLE USE SCENARIO #2

Agency Bill

To support the Agency Bill process, after the agency collects premium from the end insured, they need to know their carriers' commission rates to determine how much of the premiums collected they get to keep vs. pass on to the carrier. The Rate API enables agencies to check these rates in real time.

Producer Portal	
Name	Producer Rate Data Web Service
Product	Sircon Compensation
Communication Mechanism	One synchronous web service request
Data Representation	Real-time access to rate table
Response Timing	Data returned with response
Availability	When service is available, see SLA
Technical Documentation	Sircon Compensation Web API Library.pdf Policy Demographics.xlsx Policy Product.xlsx Agent Policy.xlsx Carrier Premium.xlsx

Accessing Commission / Payment / Ledger Data from Sircon

OUTBOUND COMMISSION DATA FEED

The Outbound Commission Data Feed (Commission OBDF) is a file-based communication intended to send the commissions calculated by Sircon Compensation to other carrier systems. The Commission OBDF is a delta, with each file containing the commissions data which was not sent in earlier files. The information can vary based on agent or payee, as needed by the carrier.

If the standard format options are not suitable for a carrier's specific need, the Vertafore Professional Services department can be engaged to help manipulate the file layout into a format that is consumable.

SAMPLE USE SCENARIO

Data Warehouse Population

Carriers with a data warehouse can use the Integration Manager to populate it with compensation data, enabling both basic reporting and more complex data analytics.

Data Warehouse Population	
Name	Outbound Commission Data Feed
Product	Sircon Compensation
Communication Mechanism	File transfer (secure FTP)
Data Representation	Changes to commission information since last file generated
Response Timing	N/A - No response generated
Availability	Files delivered no more than daily, recommended for weekly/monthly delivery
Technical Documentation	Sircon Compensation Web API Library.pdf Payment Extract (Outbound).xlsx GL Extract (Outbound).xlsx Commission Detail Extract (Outbound).xlsx

Accessing Commission / Payment / Ledger Data from Sircon

OUTBOUND PAYMENT DATA FEED

The Outbound Payment Data Feed (Payment OBDF) is a file-based communication intended to send payout information to a carrier's payroll/payment disbursement system. The file contains all payments to be made from the last payment cycle.

If the format of the Payment OBDF file is not suitable for a carrier's specific need Vertafore's Professional Services department can be engaged to help manipulate the file layout into a format that is consumable.

SAMPLE USE SCENARIO

Payment Disbursement

Carriers use different payroll systems to payout agents through check or direct deposit. The payroll/payment disbursement system needs to know what should be paid out, to which payee, and the mode in which it needs to be paid.

Payment Disbursement	
Name	Outbound Payment Data Feed
Product	Sircon Compensation
Communication Mechanism	File transfer (secure FTP)
Data Representation	All payment information from the last payment cycle
Response Timing	N/A - No response generated
Availability	Files delivered as they become available, recommended for weekly/monthly delivery
Technical Documentation	Sircon Compensation Web API Library.pdf Payment Extract (Outbound).xlsx GL Extract (Outbound).xlsx Commission Detail Extract (Outbound).xlsx

Accessing Commission / Payment / Ledger Data from Sircon

OUTBOUND LEDGER DATA FEED

The Outbound Ledger Data Feed (Ledger OBDF) is a file-based communication intended to send the general ledger information from Sircon Compensation to the carrier's accounting system. The file contains the ledger entries to be made for the calculation of payment cycles.

The format of the Ledger OBDF can be configured in Sircon's Integration Manager tool to match the format expected by the carrier's accounting system. If the standard formats are not suitable for carrier specific need, Vertafore's Professional Services department can be engaged to help manipulate the file layout into a format that is consumable.

SAMPLE USE SCENARIO

General Ledger Postings

Carriers need to provide transaction level detail to their finance and accounting teams for their general ledger as well as financial analysis.

General Ledger Population

Name	Outbound Ledger Data Feed
Product	Sircon Compensation
Communication Mechanism	File transfer (secure FTP)
Data Representation	All ledger entries since last file export
Response Timing	N/A - No response generated
Availability	Files delivered as they become available, recommended for weekly/monthly delivery
Technical Documentation	Sircon Compensation Web API Library.pdf Payment Extract (Outbound).xlsx GL Extract (Outbound).xlsx Commission Detail Extract (Outbound).xlsx

Unlock efficiency through integration

Integrating with Sircon for Carriers can help drive efficiency within a carrier's technology ecosystem. When leveraging Sircon as the single source of truth for producer credentials, onboarding documents, and/or compensation rates, carriers can use integration to access this information as needed rather than replicating the data across multiple systems. In addition, integration can be leveraged to automate processes, such as initiating onboarding from a CRM system during the hiring process, verifying authorization as part of policy issuance, and more.

For more information about Sircon integration or any other technical aspect of our solutions, please contact your account manager at [800.444.4813](tel:800.444.4813).